

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, August 01, 2016 12:08:54 PM

---

My name is William Baker and I live in New Milford, CT.

I have lived in Connecticut for 46 years. I have been self-employed and buying health insurance in the individual market in Connecticut for 18 years. As such, I consider myself an experienced and well-informed consumer of individual health plans.

When I started my business in 1998, my insurance premium was \$68 month. I was not married at the time.

In March 2010, when the Affordable Care Act was signed into law, the premium for my wife and me with Connecticare was \$347.00/month for a high deductible plan.

On January 1, 2014, the first year under the Affordable Care Act, we paid \$461/month for a high deductible plan, off the exchange. There is no reason for us to buy on the exchange as we do not qualify for any subsidies.

On January 1, 2015, our premium rose to \$733/month for a high deductible plan.

On January 1, 2016, our premium rose to \$821/month for a high deductible plan.

Since this hearing is all about hypothetical rate increases, I will apply the hypothetical 29.8 percent average rate increase that was announced by Connecticare in its filing to estimate our 2017 premium: If you approve this rate increase, we will pay \$1059.77 per month for a high deductible plan. If you add our monthly premium to our individual (not combined) deductible, my wife and I pay out \$15,717 year before either of us sees one dime in benefits. If you add in the combined deductible for the two of us, the number is \$18,717.

So, since the affordable Care Act was signed into law, my family's insurance costs have gone up 205 percent.

During this same period, according to the United States Bureau of Labor Statistics, inflation has risen approximately 1.5 percent.

I'll say the numbers again, in case you missed it:  
Insurance rate increase since the Affordable Care Act was signed: 205%  
Inflation: 1.5%

I am not here to rail against the Affordable Care Act or complain about excessive executive salaries in the insurance industry.

Rather, I am simply here to show you the face of a middle-class, tax-paying, law-abiding buyer of individual insurance in the state of Connecticut. We will be paying \$18,717 in 2017. That's nearly \$19,000 that will NOT be used to hire anyone in my business. We will not be taking that money and going out to local restaurants, shopping in local stores, buying a car or hiring a local contractor to remodel our very tired-looking bathrooms. We will pay it to a health insurance company because we have to. Because it's the law. And because, for now, it is simple common sense to have health insurance. But if rates continue to rise like this, buying insurance may be contrary to common sense. It may make MORE sense to break the law and roll the dice. If we lose, there's always bankruptcy and letting the taxpayers foot the bill.

Connecticut is in the midst of an unprecedented financial crisis. People are fleeing to states where it makes more economic sense to live. Keep up these rate increases and watch for my 11-year-old car leaving the state right behind them.

This rate increase is unwise and it's unfair. I urge the commission to reject it.

Thank you.

William Baker  
New Milford, CT  
860-915-1080

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 29, 2016 11:38:52 AM

---

Current rates and coverage are not affordable. Any increase is unfair!  
Peter McKnight  
Fairfield,CT

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 11:44:14 PM

---

I don't know what to say other than you MUST BE KIDDING.

Clearly this is a discriminatory move to force people onto the exchange-as it appears there are much less increase for policies on the exchange-exactly how does that work?

With jobs in short supply, no COLA increases-how do you justify increasing anything by this much in one year?

Save yourself the effort and just make CT a welfare state-but to do this-you'd have to take away the profits from these insurance companies now wouldn't you.

Dicey mix this is for all of us. Thanks all you elected officials who are exempt from OBAMA care in killing health care for the rest of us. Obama and his family are no doubt exempted from the affordable care act as well right?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 10:43:53 PM

---

Not sure why I would be paying even more for my insurance that has high deductibles, high copays, and barely covers anything.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 10:35:05 PM

---

In last 5 years I've already saw almost 100% increase in policy. Last year alone my policy raised by more than 10% and for next year I should expect premium to be another 25% higher. Since ACA implemented as self insured I see only increasing rates and decreasing quality of services with no option to complain or deny insurance. I see the only reasonable option for me is to cancel insurance.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 10:18:28 PM

---

A 30% increase is totally ridiculous. As a retired person on a fixed income whose government demands insurance coverage how can this even be considered ? Please do not allow this to happen

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 10:09:10 PM

---

With a current \$ 1250.00 a month bill adding 24.3% would increase my monthly bill by \$ 304.00. Being self employed that means I would have to increase my hourly rate by \$ 2.00 per hour based on a 35 hour week 50 weeks a year. That is completely unfair and unreasonable. The other businesses including mine have to compete and Connecticare should as well. Catastrophic insurance would be cheaper when you consider the thousands of dollars I have to spend each year before this insurance really picks up anything.

The health insurance industries profits are at record highs yet these guys seem to get their increases anyway. I have asked for an actual contract several times for two years and all they send us is a very vague overview.

Please DO YOUR JOB of REGULATING the insurance companies not the other way around.

Donald Shurtleff



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:58:57 PM

---

My name is Jason Kay, and I live in West Hartford, CT. I am extremely disturbed by this recent filing of ConnectiCare. The only way that a premium increase of 25-30% is even remotely acceptable is if the company had massive losses for the previous year. It is doubtful that an insurance company as large as ConnectiCare actually experience such losses. A premium increase of this size is absurd, not sustainable, and offensive to all people of the state of Connecticut. How are people supposed to be able to afford such a massive increase?

Thank you.

Jason Kay

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:49:05 PM

---

By continuing to increase rates, it is becoming impossible to afford insurance, especially those of us self-employed with huge deductibles besides. Everyone is supposed to have insurance but what if we can no longer afford it? Stop hitting those of us who work so hard in our pockets!!!!!! No increase please!!!!!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:24:13 PM

---

My family can not afford the current health insurance rates, and I find that many months I must charge the monthly payment on my credit card! For my family, with a 5,000 deductible, and a score of services NOT covered, we pay \$1700.00/month for CT Care Solo Insurance. This is equal to our mortgage! If this rate increase were to be approved, I would be forced to drop our insurance! Middle class can not afford these rates! Come on CT! We are working ourselves sick to pay for lousy, unaffordable insurance!

Do you want everyone but those living off the state, to move out of the state!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:07:07 PM

---

The requested rate increase is obscene! My husband and I are self employed with 2 children in out of state colleges and one who will be in college next year. We pay over \$1500.00 per month and have deductibles that are also very expensive per person. We pay over 24,000 per year out of pocket between monthly premium and deductibles- That is outrageous enough. To think that our rate could increase nearly 30% is absolutely ludicrous! I am not in favor of this requested increase.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 8:59:28 PM

---

I find this rate increase to be excessive. As a business owner, I would loose all business with a near 30% rate increase. It is getting harder and harder to afford insurance in this state.  
Adam G.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 29, 2016 10:39:20 AM

---

I am self employed and have experienced higher insurance rates, with MUCH higher deductibles since Obamacare was signed into law. A 28 % rate increase is absolutely ludicrous. Especially since more and more burden has been placed on individuals via higher deductibles.

Anthony F. Delucia, CPA

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 8:58:32 PM

---

I find this rate increase to be excessive. As a business owner, I would loose all business with a near 30% rate increase. It is getting harder and harder to afford insurance in this state.  
Adam G.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 8:26:58 PM

---

How does anyone justify a 30% rate increase? Can I get a 30% pay raise?



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 8:18:08 PM

---

As a lifetime resident of Connecticut & longtime ConnectiCare subscriber I find these rate increases to be totally absurd & out of line. For the past 5 years rates have been allowed to be raised upwards from 10 – 17% per month annually. Realistically, what individual receives a salary increase of such an amount annually.. much less by the month? Plus the rates for even basic coverage is becoming prohibitively expensive. It's unfortunate enough that the state has lost & continues to lose businesses & residents due to the high cost of living & doing business. In good conscience Connecticut can't afford to continue in this direction.

Regards, Albert Mateycik ConnectiCare subscriber

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 7:42:20 PM

---

I understand the advance in medical technology and how expensive it is and I understand the rise in prescription drug prices. I use prescription drugs. I appreciate being able to have them and that other's with health insurance through this company also need them. However, as a Twenty two year old female putting herself through college... I can't afford the increases going on in this country. My car insurance rates have gone up, my tuition has gone up, and now my health coverage rates might also go up. The most important things for me; transportation, education, and my health services are becoming too much. At this rate I will never be able to afford an apartment on my own even with a roommate... So I understand this situation is difficult for everyone but for someone who only makes 1600 a month (with more than half now going towards bills) I need you to understand that healthcare is becoming impossible... and I care about my health a lot. So if we could find a way to increase my bill by a smaller percentage and then when I make more there is a higher percentage increase that would help. It is my duty to do my share for my community and my country... but I can't even take care of myself right now... Thank you for taking the time to read this, Sincerely Rachel Madej

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 7:40:19 PM

---

Rate request is excessive.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 6:26:37 PM

---

ConnectiCare Insurance Co. submitted to the Connecticut Insurance Department a request for rate increases averaging 29.8 percent for POS plans for their 2017 SOLO policies.

If approved, this could change the monthly premium we pay for health coverage when our plan renews on Jan. 1, 2017.

Rate increases are very tough for us. An almost 30% increase in insurance cost is beyond ridiculous. The cost of living only goes up 3%.

My wife and I are 60 and 64 years old, both self employed and working full time. We will not be able to have any insurance and will need to drop coverage.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 6:11:32 PM

---

My name is Kathy A. West, Stamford, CT. I am 57years old. My INDIVIDUAL Silver plan is \$743 a month. This is unacceptable. Yes, I receive a tax credit, but last year through no fault of my own, I had to PAY BACK \$2000 worth of my subsidy. Your telling me that my high premium is offset by my subsidy is a disingenuous argument. My premium shouldn't be that high to begin with. Please think of what I am saying. I am a healthy, 57 year old with no dependents. My single policy is \$743/month. That's \$8,900 per year that you receive on my behalf. The fact that I have a subsidy does not affect the fact that you get the whole premium. At what point does this premium become impossible, onerous, and unethical? It has already.

Kathy A. West  
Stamford

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 5:58:10 PM

---

I have been a Connecticare policyholder for a little over a year now, and so far my experience has been awful. I've had to submit for review several claims because their claims department keeps processing claims incorrectly, and these took months and significant time and effort on my part, including visiting the billing department of medical offices and demanding to speak with representatives, calling the insurance company representatives, filing requests for the claims to be reprocessed, and following up and repeating those efforts. I'm paying close to \$400 per month as a healthy non-smoking adult for \$2,500 individual deductible and \$5,700 out-of-pocket maximum, and my insurance premiums for a POS individual plan (off exchange) have increased over the past 3 years from \$165 per month to nearly \$400 per month and the insurance companies keep claiming it is because of the ACA, even though I have not received any additional benefits and my deductible and out of pocket maximum has been raised over these past 3 years. The insurance companies, and Connecticare, seem too hungry for profit and reluctant to provide the quality of service their customers are paying for. It would be better if Connecticare had remained non-profit as it was prior to 1999. Please reject this insane rate increase requested by Connecticare.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 5:35:23 PM

---

There are 4 filings and I do not know which applies to me, as ConnectiCare has not provided me with enough info to go on.  
But the email I got mentions 29.8 increase..  
These rate increases are completely ridiculous.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 4:40:01 PM

---

This is health care reform? These plans rates went up last year and now ConnectiCare seeks to hike them again! Perhaps the cost of care is grossly inflated to begin with, that's where the reform should have started with, basic costs. \$2500 for an MRI that takes a half hour to perform, \$100 to see a doctor for 15 minutes, never mind the inflated cost of prescription meds. It's fraudulent and so absurd. So it currently costs me \$3500/yr. To have a basic plan, and an additional \$3000 out of pocket before I'm actually covered! How is the average person capable of affording \$6500/yr, that's obscene. Chances are if you've burnt through your deductible, your having a bad year health wise, probably missing work due to illness and so lacking in funds. But that Insurance policy bill has to get paid, we have to have coverage and it seems as though there's no limit to how high the rates will go.....



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 28, 2016 5:20:38 PM

---

I am writing on behalf of my son who is single and lives at home with us. He is self-employed and my husband and I are retired and on fixed incomes. My son's insurance coverage has increased 9% per year in 2015 and 10% per year in 2016. We have received notice that ConnectiCare will apply for an increase of 29.8% for the year 2017. My son's income has not increased yearly at all over these three years. He currently pays \$382.19 per month for his coverage and the 29.8% rate (if approved) will increase his monthly insurance payment to \$496.08. We feel that this increase is extremely excessive. Fortunately, he has not been sick during this period of time and the only benefit he has received from his coverage is for prescription medication for which he has also paid a portion of the cost. As of July, 2016, \$10,640.21 has been paid for his health insurance coverage. What is AFFORDABLE about the Affordable Healthcare Act? Please do not approve this rate increase.

Gail Wagner  
Cheshire, Connecticut 06410

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 4:33:20 PM

---

Please deny Connecticare's request! We are self-insured, with no employer provided benefits. We have a high-deductible Connecticare Solo plan that, with no ongoing treatments or medications except my husband's \$10 a month generic, costs us almost \$1,000 a month. Because the plan doesn't pay for office visits, we don't schedule them -- we can't afford to pay this exorbitant premium and also pay doctors. We're in our 50s -- with no visible increase in income or provision for healthcare by an employer.

Connecticare Solo charges us about \$12,000/year of our take-home pay and so far, provides virtually nothing.

We can't afford to pay more.

We can't even afford this much!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 4:28:51 PM

---

this plan has asked for and received an increase every year. How about the stock holders take the hit this year instead of the insured? if this plan goes up again this year it will be out of my price range and I will be forced to drop my coverage.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 4:28:35 PM

---

this plan has asked for and received an increase every year. How about the stock holders take the hit this year instead of the insured? if this plan goes up again this year it will be out of my price range and I will be forced to drop my coverage.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 3:42:04 PM

---

This is not affordable. We are barely squeaking by paying \$1,800/mo just for the 2 of us. This increase will raise our rate to over \$2,200. I can't pay this. And the next raise in 2018 will make it \$2,800 or more. Can't be done.

I guess I should stop trying to make a living (because it's getting impossible if it isn't already), file for disability and hobble along, even incur debt, for 2 years until Medicare kicks in. By then maybe the Medicare Gap insurance programs will be \$1,800.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 3:41:47 PM

---

This rate increase is OUTRAGEOUS. Rates were JUST increased last year and now ConnectiCare wants to raise them again!? Health care is now required by law, that is not an excuse to rip off customers. These are multi-billion dollar companies, this isn't to "provide better care" it's a money grab and it's quite honestly disgusting. If rates increase I won't even hesitate to find an alternative. This is ridiculous.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 3:14:25 PM

---

We are a healthy married couple. After Obamacare we had to switch to a plan that covers drugs, but we never take drugs, so we are paying for nothing. Plus, we now have a \$5,000 deductible, which was only \$1,000 previously, so now we have to pay EVERYTHING out of pocket. In the last 2 years our insurance premium has MORE THAN DOUBLED, from \$ 4,000 /year to now \$9,000 per year. We can not afford this. Where can we buy a catastrophic-only plan?????

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 3:05:12 PM

---

I have been notified by ConnectiCare Insurance Company they have requested a 29.8% rate increase for POS SOLO policies like the one I currently have. This is an outrageous request for SOLO policy holders. I already pay over \$700 a month for insurance with a \$5000 annual deductible and I am relatively healthy!! So my claims are minimal given I have such a high deductible. I am not looking for a government rebate via the ACCESS CT plans. I have paid out of pocket for my health insurance for 16+ years.

It is time to hold the drug companies accountable for ridiculous over inflated prices; decreasing salaries of insurance executives; and putting consumer pocket books ahead of stockholder earnings. How about a 10% increase across the board? How about increases determined by the quality of care given and health outcomes?

CT is an expensive state to live in as it is. Allowing rate increases of this magnitude only adds to the burden of middle income individuals. No wonder so many people are leaving the state!

Please do not approve this outrageous rate increase!

Thank you for the opportunity to comment.

Cheryl Whitman, Colchester CT



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 3:01:09 PM

---

I received the following from Connecticare - we have been with this company for many, many years. My husband and I own a small business in this state and are already paying 1244.16 a month just for the 2 of us and we have a \$6000. Deductible each. I know health care goes up but how could the average person even think about affording this type of an increase, we already feel like we work for insurance and taxes. It doesn't seem that the cost of staying healthy should cost so much. How will people ever be able to retire and enjoy life in this state, most responsible adults have worked their whole life. Small businesses can't raise their prices like this because everyone is paying too much for insurance.

Dear ConnectiCare member,

Earlier this month, ConnectiCare Insurance Co. submitted to the Connecticut Insurance Department a request for rate increases averaging 29.8 percent for POS plans for our 2017 SOLO policies.

If approved, this could change the monthly premium you pay for health coverage when your plan renews on Jan. 1, 2017. You will continue to pay your current premium until your renewal date.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:55:42 PM

---

Who can possibly justify this type of a rate increase? Only an industry that is very close to becoming a monopoly. My wife and I are a small ma & pa operation that pay our premiums plus the first \$3000 out of pocket each then co-pays until we reach \$4000 out of pocket each. Unless one of us gets hit by a bus and the bus doesn't kill us the insurance company pays very little if anything at all and now they want this type of an increase. This is nothing short of legal robbery, the 1/4ly profits of these companies prove that. PLEASE DO NOT allow this UNFAIR INCREASE to be approved. Thank you. Kevin & Marie Buno

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:50:29 PM

---

Citizens and clients of Connecticare should be appalled by the company's filing for a 24.3% rate hike. Regulators, if you have any integrity, please refuse this increase. Why should this company or any be allowed to extract economic rents from the most vulnerable? A rate hike of this proportion is unconscionable. What is the justification other than the company's desire to make a higher profit? The reason there is such rate inflation in health care is partially due to the fact that regulators acquiesce to the interests of the company, not those of Connecticut citizens. Please put a stop to this practice and do not award ConnectiCare anything more than a 2% increase--and even this is not justified. a significant decrease in rates paid by policy holders would be more appropriate.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 27, 2016 3:00:59 PM

---

How can you justify a double digit rate increase, when you have incremental raises every year?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:43:04 PM

---

It is very disappointing as an individual subscriber to be told of such an excessive rate increase, almost 30 percent. For our family, it would translate to a \$350 a month increase. Rather than simply pass on cost to consumers who have very limited choices, Connecticare needs to re-evaluate it's provider arrangements, coverage options and internal administrative costs. In a market where inflation is single digits, a healthcare increase in excess of 15 percent is clearly excessive. I would urge the Insurance Department to deny this increase.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:39:35 PM

---

I feel these rate increases are unconscionable. The amount of premium increase along with ridiculously high deductibles is outrageous. This is simply gouging the consumer because a law was illegally passed by the President and Congress with no understanding of how a free market system works. The undue strain it puts on individuals and not corporations is inequitable. Where are the exemptions for individuals? I would respectfully request the Insurance Commissioner and CT Insurance Department not grant any increase at this time and allow the system to collapse under its own weight. These laws and mandates were doomed to failure from the start. Please consider the effect these increases have on the defenseless public. Do not even compromise such an insane percentage of increase request, when the rate of inflation and wage increases is barely above two percent, if that. The average individual needs a voice of reason. The CT Insurance Dept needs to advocate for the 37,000 plus people who are essentially voiceless against big government and corporate insurance bullies that gouge the system for premiums, cannot effectively manage costs and ultimately deliver an inferior product to the defenseless consumer. Thank you for affording me the opportunity to respond to this indefensible percentage increase in premiums. I can only hope that I die a quick and relatively painless death to potentially be able to leave my children some money to hopefully make it through the current insanity with a promise for a brighter future when all the politicians will be evicted from office by the passing of term limit legislation.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:32:32 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:32:26 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:31:55 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:31:50 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:30:17 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:30:16 PM

---

Connecticut already has enough high cost issues! You cannot allow them to raise our rates 30%! That is unacceptable and will force more people to leave this state.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:29:43 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:29:37 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 26, 2016 4:22:53 PM

---

I am a retired teacher from Vernon. Because I can NEVER get Medicare--we paid into the State Pension Fund, rather than SS--I have to buy my medical ins from Connecticare, because I have to buy whatever plan Vernon provides for current teachers. This year I pay \$5,518.88, the State pays \$2,640 and my deductible is \$2,500. That means that the cost for my health ins is \$10,656.88 before Connecticare pays anything???? THIS IS AN OUTRAGEOUS EXPENSE!! Connecticare's current rate is NOT justifiable in my case. An increase would be a hardship for me as I live on a pension of @\$40K/yr. Nearly 1/4 of my total income is paid to health insurance. My prescriptions were out-of-pocket last year because I didn't meet the \$500 deductible there, either. Any increase for Connecticare in my case is excessive.

Jean Merz

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:29:33 PM

---

Connecticare has filed to raise rate by almost 30% next year with your department. This is impossible for the average American and unacceptable. How much does the CEO make? What were their profits last year? I request you take these questions into consideration and NOT approve a hike of this magnitude.

Respectfully,  
Lisa Loustaunau  
Age 62



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:29:29 PM

---

Absolutely NO to rate increase! I can't afford the insurance now. Can you instead reduce the insurance rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:27:34 PM

---

Absolutely NO to rate increase! I can't afford the insurance rate now. Can you instead reduce the rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:27:20 PM

---

Absolutely NO to rate increase! I can't afford the insurance rate now. Can you instead reduce the rate to make it affordable?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:21:35 PM

---

Rather than spend an inordinate amount of time to present all the reasons such a ridiculous rate hike should be imposed, I ask how a single family is expected to accept a 30% rate hike. I have 6 children and a spouse and do not qualify for a group policy. My income will not increase 30%, in fact not likely to increase at all. Prior to having the Healthcare Act forced upon us, we were told not to worry, this will reduce your cost for healthcare. Connecticare is a direct implementation of this Act, yet, our costs continue to escalate...dramatically. I urge everyone to vote NO on any rate increase, however minimal. Like private organizations, let them find ways to reduce costs, drive operational and cost efficiencies WHILE improving their service. I enclose the email just received from Connecticare.

Dear ConnectiCare member,

Earlier this month, ConnectiCare Insurance Co. submitted to the Connecticut Insurance Department a request for rate increases averaging 29.8 percent for POS plans for our 2017 SOLO policies.

If approved, this could change the monthly premium you pay for health coverage when your plan renews on Jan. 1, 2017. You will continue to pay your current premium until your renewal date.

We understand rate increases are tough for many of our members. Our rate requests are based on our cost of providing insurance and helping our members get the care they need.

How to comment to the Insurance Department

Our rate filing and other details are posted on the Insurance Department's website, [www.ct.gov/cid](http://www.ct.gov/cid). Click on the "Health Insurance Rate Filings" link and follow the instructions. You can enter your comments about the proposed increase in the "Public Comment" section.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:19:29 PM

---

I am currently paying \$741.00 a month for one adult and two children ages 18 and 21. This plan has a very high deductible of \$6000.00 and therefore I pay these huge premiums monthly without ever getting any medical coverage paid for. It is ridiculous that yet another rate increase is in the works. Unfortunately, it is this type of practice that makes insurance unaffordable for the working class. If this rate increases by 29%, I will be forced to seek cheaper insurance or be uninsured and pay the penalty at tax time. It almost seems a better avenue at this point to put the \$741.00 in a savings account each month and just pay for the dr. visits. That is essentially what I am doing now anyway.

These yearly increases are ridiculous. I pay more for insurance than I am paying for my mortgage!! It is really unfortunate that those who are working cannot afford insurance and others who choose not to work and live off the system can see any dr. they want for free. How does this begin to make sense.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:11:08 PM

---

An increase of more than 20%, such as is being requested, is simply too much of a burden for me and my family. I received an email stating Connecticare is seeking an average of 29.8% increase for POS plans. I have a POS plan for my family of four, and pay nearly \$1,200 a month as it is. An increase of this magnitude would increase my monthly premiums by more than \$350.00. I would not be able to afford that increase, and would have to either seek coverage with another company or reduce my current coverage levels. This type of increase seems quite excessive and it is unfair that consumers, such as myself, are forced to face these increases year after year, have coverages decrease, while premiums increase. It is my hope this rate increase request is denied.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:07:33 PM

---

ConnectiCare's rates are already high and this large rate increase is not justified. Since signing up with ConnectiCare less than 2 years ago, my premium has already seen a sharp increase (from \$250 per month to \$320 per month, not including increased deductibles/co-pays/etc.), making health insurance very expensive. Salaries have not increased at the rate health insurance has and thus it is hard to keep paying these higher rates while making roughly the same amount each year.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:07:01 PM

---

Outrageous increase requested. That the insurer does not have to pay a hefty fee in the hundreds of thousands to request an increase is also outrageous. If I had a job and expected a 29% raise it would not happen. As it would be there has to be room for you to grow, etc... This rate should not be granted.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:06:53 PM

---

We just received an email referencing a 29.8% increase which is staggering. To cover a family of 4 is well over \$1000 per month, and a nearly 30% increase is unexplained in the filing. Emblem Health is supposedly a non profit; executive compensation is also staggering. 37000 individuals are covered in CT according to the executive summary; back-of-the-envelope math on a 30% increase for 10k family policies yields additional revenue of \$33m. I'm sure the actual number is much higher. Leadership is not earning their income if they can't manage better than this.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 23, 2016 2:36:44 PM

---

The executive summary of Connecticare's rate increase proposal lists the following examples of unexpected demand for care:

In the first quarter of 2016, inpatient admissions for cancer doubled when compared with the same time period in 2015

Services for acute kidney failure and progression to end state renal disease are also increasing

Additionally, primary care and specialist visits have increased by over 17 percent with the frequency of radiology and imaging services increasing by 40 percent.

These are the very costs that Connecticare's enrollees expect them to manage. They should not be rewarded for their inability to do so.

Admissions for end stage diseases, such as cancer and kidney failure will not decrease if access to cancer screening and preventive services (such as treatment of high blood pressure) are not accessible and affordable. They will not be accessible and affordable if costs of treatment for end stage disease are not commensurate with reduction in mortality.

Before Connecticare is granted rate increases that would clearly have an adverse effect on the ability of enrollees to access essential health services, the state needs to assure that reimbursement for marginally effective therapies for cancer and other terminal illnesses are commensurate with the benefit provided. The UK has done this through NICE guidelines. It is time for Connecticut to require its insurance companies to act with similar restraint so that access to preventative care does not fall victim to poor management.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:06:48 PM

---

Outrageous increase requested. That the insurer does not have to pay a hefty fee in the hundreds of thousands to request an increase is also outrageous. If I had a job and expected a 29% raise it would not happen. As it would be there has to be room for you to grow, etc... This rate should not be granted.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 2:01:35 PM

---

That's over a 40% increase in 2 years.

It's hard for me to believe that costs have gone up that much.

I struggle with knowing that, should this rate increase go through, I will pay @ \$12000 for a policy with a \$3000 deductible.

If this year is anything like that last 15, that money will cover an annual mammogram & gynecological exam, one sports/camp physical and 2 teeth cleanings.

There will be out of pocket associated with those.

So ball park \$13000 for (maybe) \$2800 worth of services, there are no chronic conditions and there have been only 2 non-checkup doctor visits in the last 12 years.

While I do understand how insurance works, I struggle mightily with the idea that my insurance premiums will exceed my mortgage and shudder to think what our rates would be if any of us were actually sick.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:59:28 PM

---

I would contest the argument that increases in claims over the period of only one year should be sufficient to justify a nearly 30% rate increase. Does Connecticare propose to reduce premiums if claims decrease substantially next year? I think not. If there is a real trend over say a 3-5 year period that justifies a rate increase, then I think they have a valid argument. As it stands, don't think the current data points are sufficient.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:56:11 PM

---

Please do NOT allow Connecticare to raise their rates by a ridiculous 24% or more. The cost is absolutely staggering as it is. I have a high deductible and avoid the doctor unless it is a medical emergency as I really can't afford to pay the fees. This would raise my premium by over \$1,300 a year and since I don't get a 24% pay raise to balance it out, this will negatively impact me and my family. If they keep raising their rates like this I will no longer be able to afford insurance and frankly I feel ripped off as it is, because I can't afford to go to the doctor's. Please deny their request for such a huge rate hike.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:54:13 PM

---

Hi,

Please Help us and Do not allow the Insurance company to increase the premium. Its already very hard to pay it and on top of it we have to pay Co-Payments and Co-Insurances.  
Its very hard for someone like me who has a CANCER PATIENT and I am always trying to pay treatment bills and insurance premiums.

If increase happens this will for people like us to quit treatment or get Medicaid which is not good for State so please please help us. Deny the increase request.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:46:53 PM

---

"Health insurance" is an oxymoron. I do not have any major medical problems or any chronic conditions, yet I am paying a combined \$13,000 a year, without prescription coverage, in premiums and deductibles. I do not go to a doctor for anything other than covered wellness exams because I cannot afford it. This is not health insurance. This is no-health insurance. I am 62 years old. I would much prefer to apply \$13,000 a year toward my retirement. If this rate increase is approved, then insurers should offer a catastrophic coverage plan.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:29:48 PM

---

Ridiculous!! How do you expect anyone to afford health care these days!! Never have I received a 15% raise in one year so why should it be acceptable for my health insurance to go up this much. This is very disappointing.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:29:30 PM

---

Ridiculous!! How do you expect anyone to afford health care these days!! Never have I received a 30% raise in one year so why should it be acceptable for my health insurance to go up this much. This is very disappointing.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:29:19 PM

---

As a self employed 61 year old, my premiums are already outrageous. Please do now allow the increase, which will detrimentally effect me and thousands of others.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:21:51 PM

---

A 29% rate increase on individual insurance plans is outrageous. Why does it seem that self employed individuals are the ones who are constantly taking the brunt of the insurance expense? We are a family of 4 already paying close to \$900 per month and have a \$12,000 deductible. This is close to \$23,000 out of pocket for us before anything is covered. When you figure in income taxes, we would have to make close to \$40,000 JUST to cover medical expenses. Why aren't the costs of insurance going up for large groups, such as unions? How much does the average union employee pay per year out of pocket? I'll bet it's not even close to \$23,000. I don't know to whom insurance is actually "affordable" under the Affordable Care Act, but it certainly isn't to the self employed and the small business owner. We are pleading with you to deny such a ridiculously large rate increase. Go back to the unions and make those employees pay more out of pocket and leave the small business owners alone for a change! At the rate CT is going, we will have no one but government employees left living here, because no one else can afford it.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 22, 2016 10:56:00 AM

---

This is a tremendous and unexpected jump in rates! We already have such a high deductible and pay so much out of pocket that this 30% is astonishing! If this happens, we will have to begin shopping around or going without as we cannot afford increases like this.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:21:38 PM

---

I am a single girl with a mortgage who works 52 hours p/wk trying to make ends meet. My insurance was expensive LAST year never mind including the increase this calendar year....which I currently pay \$318.78 for just medical for JUST MYSELF...ontop of a 6,000 out of pocket pay and all my co-pays. The insurance industry is literally killing me. I have LCIS (Lobular Carcinoma in Situ) and have had to biopsies, medication, many many follow ups and I am paying almost \$300.00 per month ON TOP of the monthly premium for these services. That's almost \$600.00 per month.. which is one entire check a month. Yes, one entire check per month goes strictly to medical!! Never mind the mortgage, car insurance, light bill, electric bill, gas, oil for my home, food....I am scraping by on PENNIES as it is. And now you want to increase almost 30%????? I cannot stretch my budget any more than I already do. I have nothing left to stretch. Literally nothing. And I dont qualify for assistance. :( What am I supposed to do??

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:21:28 PM

---

A rate increase of this size is not realistic for the hard working Americans who every month have yet higher bills to pay and little income increase. This request is unfair.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:20:46 PM

---

While the Ins Department states the proposed increase is 24.6%, the insurer is telling consumers the increase will be 29.8%. Either way, this constitutes an incredible hardship. The people purchasing these plans are self-employed, and tend to carry a higher tax burden than employer-covered consumers. We entered into this market in good faith, selecting a policy that we could handle financially. A 25-30% increase is outrageous and unmanageable. It sends a message that the State of Connecticut is inhospitable to small business owners and the self-employed. please do not permit ConnectiCare to rob its customers. Carefully examine its financials, how much its executives are being compensated, and what its profit margin is. The burden of increased costs is something Connecticare can lobby and advocate around, instead of just soaking the people it insures.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:17:41 PM

---

I think 29.8% is a bit much, lets go with 4 or 5 % increase, I under stand an increase but really. Sadly I am not a fan of this company anyway however my boss chose this & I am grateful to have coverage. Still this increase is way too much for the consumer.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:14:03 PM

---

Absolutely ridiculous... Obama sucks for working people!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 1:08:39 PM

---

A 30% increase on already outrageous pricing is ludicrous. I will not be able to continue to have health insurance at that rate.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 12:10:53 PM

---

I have written this company and all our senators, house reps, the president etc about our current rates and now you're trying to increase it. Goodness!!! Prior to Obama care we paid \$400 per month with a \$5000 deductible per person for my husband and I. That policy was doable. We are self employed and do not qualify for assistance. Now we are paying \$825 per mth with a \$12,000 deductible. Do you really think we can afford this outrageous increase. We have cut back on entertainment, cable, groceries and turn off every light that is not needed. A 17% hike is going to hurt us financially worse than what we are enduring now....Who are you to say what we can and can not afford.

I know we have always been paying for the poor but you have to admit this is out of control. We are hard working honest folks, we would be financially better if we didn't work so hard took a cut in pay to qualify for financial aid. That is what you will be pushing folks like us to do. Or dropping our insurance all together, save the money per month to deal with our own medical bills per year. My husband had an infection in his foot that landed him in the hospital for 2 days. He came out with a \$12,000 bill, he also had to have cataract surgery at the tune of \$5000. We are now paying an extra \$1000 per month whittling down the bill for the next year and a half.

No one takes into consideration we have a mortgage on a very modest home, pay for our kids college, run a business, take care of our 2 grand kids for their parents have to both work and can't afford day care. We are at our whits end!!! The middle class can no longer take the load for the folks that are working the system. You are allowing them to do this and hurting us. Instead of giving so many hand outs make them have pride in taking care of themselves. Get a job or 2, deal with it to get ahead instead of letting them be slackers and us take the fall for it. Enough is enough!! Between CT taxes and now this you will effectively have more families and businesses leave our state. Every one promotes entrepreneurs yet you punish us with extremely high insurance. All I've every asked for is a group policy to lump in all the self employed folks in CT. It would cut our rates, I would certainly hope, back to what is used to be. Maybe it would create more small businesses and the young folks starting up business. Every time I write no one replies. Perhaps here you will think about it. If the increase happens, which I'm sure it will for I really don't think you care about people like us, we will have to think long and hard how we are dealing with it. If you get a large amount of people getting assistance next year you will have to look at yourselves and what this is creating. Making more folks work the system.....Would you Mom's be proud of you???

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:55:57 AM

---

Unacceptable!!! Paying for medical insurance is now more than my Mortgage...Yes that is correct.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:53:58 AM

---

If this happen we will surely be looking at other insurance cover.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 9:02:56 AM

---

I am concerned of the increase that is proposed for the year of 2017. I am an divorce women and can barely make the insurance payment. As it is the 6000. deductible keeps me from seeing a health care provider when I am in need of one as it is.As I see my future, I will become state aid. The cost of living let alone the insurance cost is such a problem for the lower to middle class to survive.This increase every year will soon make citizens opt for not having insurance at all because they can't afford the premiums .

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 21, 2016 8:19:42 AM

---

If you increase my rate I will have to drop you.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 8:48:09 AM

---

This will put my monthly cost at 1448. for me and my wife. We have a high deductible plan of 3000. each or 6000. family. Make sure CC does not double dip by lowering the coverage and raising the deductible. Can't find a job for more than 25 hours a week. ACA sucks big time.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 10:51:43 PM

---

My husband and I currently have a plan through the exchange. We have a \$12,000 deductible just to be able to afford it. We are luckily very healthy but we avoid the doctor because everything except well visits come out of our pocket. If our premium goes up any more, you are encouraging us to drop our insurance and just pay the penalty when taxes are due. 17 percent is an outrageous. It will no longer be affordable for what we feel is of no benefit to us. It is risky not to have insurance in case of something catastrophic coming up for us. But you are forcing a healthy couple out of the exchange.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 10:07:27 PM

---

Completely disagree that premium rates be increased! It is bad as it is for struggling families with the high cost of living in all aspects...

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 10:04:19 PM

---

I simply cannot afford any increase to health insurance that I don't even meet my deductible as it is. I am just spending more money and not making any more money and not gaining any more services. Perhaps the people at the top of the food chain should reduce their income by 17% and maybe there won't need to be any increase! I am opposed to any increases

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 9:42:47 PM

---

Health Care is SUPPOSED TO BE AFFORDABLE! It's NOT! I recently called Access Health to notify them that I received a pay increase in April. I was told that my premium would go up from \$68.93/month to \$129/month. I was barely making the payment before; now that it's \$129, it will be much harder. I WILL NOT be able to go to a doctor or use any of the other coverage that I have, because I cannot afford the co-pays. What good does it do me to have health care coverage if I can't use it? I'm 61 years old, and I NEED health care. There are many issues that I have not addressed, and it looks like I'll never be able to.

Now, I understand that the rates will be going up. That will make it impossible for me! I may have to cancel my coverage.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 9:10:47 PM

---

The proposed rate increase is too steep and poses a burden on families that rely on ConnectiCare coverage.  
Michelle Lyons

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 8:18:49 PM

---

Idea is affordable care, not let's see if we can increase so people can't pay. Maybe you should suggest that government changes penalty for young people who don't think they need insurance, to a cost of insurance, not what \$200

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 7:41:18 PM

---

Please do not accept this request for Connecticare to increase the rates in 2017. I have a family of four that just started to receive insurance from Connecticare earlier this year. We pay over \$1300 a month already. We struggle to pay our premium and our copays as it is. We absolutely can not afford to pay more. It is horrific already that insurance premiums are so high for the average working family. We will not be able to stay insured if any of the premiums or copays etc go up. Please please reconsider this. We both have full time jobs and work very hard to provide for our family but Connecticut makes it very hard to these days. I will love to discuss this further if you wish.

Thank you for your time.  
Sorimar Carrero,  
203 715-0941



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 7:25:32 PM

---

I can understand that the rates have to increase but why do they have to increase by 17%. With this rate increase this will add another \$100.00 on to my premium payment which is already \$561.00. I do not qualify for the affordable care act which is fine. I would like you to put in consideration for middle class working people. Thank you for your time.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 6:46:11 PM

---

all insurance companies should have a rate freeze for three to 5 years .The economy is not doing so hot .yet the insurance companies get alot business and steady stream of customers(constuents) from the exchangethus giving the companies a reoccurring cash flow .Most employer groups plans are negotiated at better rates than the exchange because of the size of the company or the negations Insurance companies will insure .The insurance companies have negotiated rates already with providers .the state of Ct. and the federal govt need to renegotiate they have a big access on the clientele only a handful of companies there should be a wholesale package for all the clients in three classifications thank you ,Network queen

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 20, 2016 8:18:17 PM

---

My husband, son and I are on a fixed income and are shocked and very upset to hear the cost of our medical insurance premium may rise as much as 29%. Medical insurance is our single, largest monthly expense. We are on a high-deductible plan and collect virtually nothing. We pay almost \$1,000 a month for our Connecticare medical coverage and still our out-of-pocket copays for sick visits are incredibly high. We are doing the best we can to make ends meet. We live modestly, have no smart phones, fancy electronics, automobiles, or luxury items and we find this astronomical premium increases will only add greatly to our monthly expenses. The cost of living even in a modest means is becoming just too much between medical insurance premiums, property taxes and homeowners' and auto insurance. We request that you reconsider the incredibly high premium increase proposal as so many families are just making ends meet now. Thank you.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 20, 2016 6:34:39 PM

---

I just received an email from ConnectiCare, Inc. stating that there may be a rate increase of 17% for plans sold in 2017. I am outraged by this information. I currently work two jobs to support me and my husband. In addition, I pay for tuition at the University of Hartford (which continues to increase annually) while completing my degree. Unfortunately I do not receive benefits from either one of my jobs. If this increase goes through it will be harder to support me and my husband financially. I can not even imagine what it would be like if we also had children to support. I urge the Connecticut Insurance Department to reconsider this potential increase as it will only make life more difficult for those that are just trying to get by with what they already have.

Sincerely,

A.P. of South Windsor, CT

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 15, 2016 5:10:53 PM

---

Ever since Obama Care was implemented our insurance rate is astronomical! We are self employed and have always had insurance. Prior we had insurance thru Aetna at a rate of \$400 per mth and \$5000 per person deductible. Our insurance is now \$825 per mth and \$12,000 deductible. We can not afford this rate and now you're asking for an increase. Connecticut can not afford to hurt the middle class entrepreneurs any more. Between taxes and insurance it will put more folks out of work or move....I have written to everyone possible to try to put a stop to this and they say, it is a good thing if Democratic and our hands are tied if Republican. Last year my husband had an infection in his foot, was hospitalized for 2 days. Came home with, ironically, a \$12,000 bill. He also had to have cataract surgery for \$5000. On top of paying an extremely high price for insurance now we have to pay an extra \$1000 per month to pay off medical bills. Do you really think this is acceptable?!? I have written this company and many others as to why you can't establish a Group Plan for self employed folks to lower our rates. This would enable us to stay in business and help grow businesses. No one is interested in the little guys outlook, I have received no correspondence back from any companies. My voice always goes unheard. I have asked other self employed folks to write, their answer, what's the point insurance companies will do what ever they want to us and we just have to pay it. We'd be financially better off if we didn't work so much, made less money, and qualified for government assistance like all the other folks working the system. But we have pride and a work ethic.....We have always paid for the poor and people working the system but the price tag these days is painful. You don't take into consideration we have a mortgage on a modest home, kids college loans to help them with, help with child care for our 2 grand kids for their parents can't afford that, watch them 3 days a week and run a business. Enough is enough! Don't raise our premiums and form a Group plan for self employed folks!!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 13, 2016 4:56:23 PM

---

My wife and I currently have a 6000/12000 HDHP with Connecticare. It is the absolute least expensive plan on the off exchange market. We are currently paying 929.00/mo, which is about 80% more than what we were paying for our pre-ACA plan in 2014. Our income is too high for a subsidy, but not high enough to afford a 24.3% rate increase. The increase, combined with being one year older, will put our rate in the 1,200/mo range. Our annual premium would be 14,400. Add in our deductible of 12,000. We are out of pocket 26,400 dollars before we get any medical coverage! What is the point? Would you pay that??

I work in the health insurance field. This increase, (ANY INCREASE), will cause many middle income residents to drop their coverage altogether and pay the penalty. Myself included. ANY increase at this point will be a huge step in creating a new class of uninsured people, the middle class who do not qualify for subsidies. I am on the front lines of this daily. This is a fact.

Please consider this before you grant any rate increases to any of the insurance companies.

Thank you

S.J.  
Fairfield

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Sunday, June 12, 2016 12:30:57 PM

---

It's quite obvious that the Off Exchange Individual Solo Plans (OEISP) offered by ConnectiCare is a health insurance plan that is impossible to compare because it is based on proprietary, direct, individual-to-company coverage. Knowing that the information about these individual plans is legally confidential, ConnectiCare has applied for the widest range of rate hikes for 2017 – 11.1% to 29.7% – with an average of 24.3%!! These plans do not allow the comparability provided by all other “group” plans, which means that the insurer can charge any customer any price (up to the proposed maximum 29.7% increase), and he or she would have not have access to any resources that would allow them a challenge. Let's say that a customer was age 60 and the premium of a mid-range plan of coverage was at \$800 per month (a highly probable guesstimate), if the 29.7% increase was added it would bring the monthly premium to \$1,032. The annual increase for the 60-year old would be \$2,784, which by itself would have provided at least 3-months of health insurance coverage in year 2016. Guaranteed that not single 60-year old covered by these plans had an increased income of 24.3% during year 2016, nor will they get it in 2017 unless they're swindlers.

The Off Exchange Individual Solo Plans offered by ConnectiCare is by far the largest Individual Off Exchange Plan in Connecticut with 77% of the available market (45,747) in Connecticut (total 37, 142 ConnectiCare covered lives in 2016). With the speculated departure of Aetna it would raise ConnectiCare's provider status to a monopolistic 94% of Connecticut's individually insured citizens.

Cloaked by legal confidentiality and legislated protections these rate increases can only be challenged by our State of Connecticut's Insurance Department on behalf of 37,000+ individuals who have no other way to challenge these over-inflated requests. Please re-evaluate the proposed rate increases on behalf of residents who have no other recourse.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 08, 2016 9:47:53 PM

---

Yes as soon as Social

sECURITY GOES UP 25 % AND MY WIFE'S PAY CHECK GOES UP 25%. Is this company that inept or they figure "if I ask for 25%\$ i'll take 12-which the state will give me" If the state requires the company to give "no-cost" preventative care-then someone will pay for it -ME-THE Public. My CONNECTICARE ADVANTAGE HAS GONE UP FROM FROM \$37.00 TO \$95.00 OVER THE PAST 5 YEARS (This is he one attached to Medicare. I had a previous insurer BUT the Doctor's office wouldn't ACCEPT IT. I guess Connecticare paid better. I think the Insuance Department should DRILL DOWN to find the causes for these increases and let the people of the State of Connecticut know exactly WHY in no uncertain terms !

Alfred D. Starr, Deep River,CT



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 08, 2016 10:00:53 AM

---

My Connecticare insurance premiums have risen 147% since the Affordable Care Act was passed in 2010.

The annual inflation rate during this period averaged less than 1.5 percent.

I simple do not understand how this is possible and how any law with the name "Affordable" in its title can be so NOT affordable. You are literally pricing people out of the market, which is exactly the opposite of what the ACA was intended to do. I urge the Connecticut insurance commissioners to look closely at the profits that all these insurance companies are making and weigh how much is enough when approving what could be back-breaking increases on an already stretched-thin general public.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 08, 2016 8:51:41 AM

---

Connecticut is losing businesses and residents fast. Increases like this will accelerate the exits.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 07, 2016 11:47:48 AM

---

I am against all increases. Its not affordable as it is.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 07, 2016 11:47:36 AM

---

I am against all increases. Its not affordable as it is.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 07, 2016 9:46:05 AM

---

This is a HUGE proposed increase. What were the drivers that would push costs up this high? With practically zero inflation - this can't be even a small part of the discussion. Is this a case where rates are increasing due to the federal government mandates re: insurance for all with no idea of the costs involved for the mass population?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 20, 2016 9:18:10 AM

---

Please do not allow this rate hike. It is hard for me to pay for my health insurance as it is now and i will not be able to afford a rate hike. I will have to cancel my coverage if a rate increase is allowed and would much rather pay the tax penalty at the end of the year. Thank you.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 06, 2016 8:34:19 PM

---

This needs to stop

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 06, 2016 8:23:34 PM

---

Absolutely way to high an increase especially with my high co=pays and prescription coverage.  
I'm already \$2,500 out of pocket and thats only the first 5 months of the year.  
Deny this outrageous increase.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 06, 2016 7:10:52 PM

---

I am NOT in favor of this extraordinary rate increase!  
It will make life in CT almost impossible for many of our citizens who are retired and or using  
Connecticare insurance.

Sharon Challenger  
Higganum, CT

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 06, 2016 5:09:37 PM

---

Every year my health insurance goes up and I bring home less in my paycheck. I urge you not to approve this rate hikes. At some point they will price themselves out of the game and no employers will pick them up.

I have a suggestion. Health insurance should be rated the same way home & auto is. People that have a healthy lifestyle, as determined by an annual physical, should receive a 20% discount on their premium. This means no: smoking, alcohol, drug use, obesity, and a moderate amount of exercise.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 06, 2016 12:31:13 PM

---

This rate hike is unconscionable. The rates are not affordable for a middle class family of four. And CT Care service does not live up to the price.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, August 01, 2016 11:04:28 AM

---

No to this rate increase. These plans have deductibles, many of which are not met on a yearly basis. The subscriber pays the piper, not the carrier. How much is the carrier saving. High CEO salaries and investor payouts all add up to the consumer paying more.

I suggest the carriers, physicians, hospitals and drug companies meet to hash out a plan to lower these costs.

The state deficit and the consumer CANNOT bear this burden.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 19, 2016 4:47:44 PM

---

I received a letter dated JUNE 28, 2016 from ConnectiCare notifying me of their proposed rate increase request. As someone who self-insures, healthcare is becoming more unaffordable with every annual increase. I currently pay a monthly premium of \$478 with an annual deductible of \$5,000. The proposed increase by ConnectiCare of close to 30% will price healthcare out of my reach. In reviewing ConnectiCare's request, I respectfully urge you to consider the capacity of individuals who do not receive employee health benefits to pay out more of their hard-earned paycheck to Connecticare. Connecticut is becoming too expensive a place for me to call home.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, July 18, 2016 4:11:25 PM

---

Since Healthy Ct will not be renewing any policies for 2017. That would mean that their 13,000 individual policy holders will be absorbed by Ct Care and or Anthem BC BS. I would think that the influx of new customers (and premiums) would change the projections for both companies significantly. There should be a freeze on any rate increases until the result of all of this new business for both companies is known.

I work in an insurance office. During open enrollment last year for 2016, approximately 25% of our existing and new business enrolled in the 6000/12000 HSA plan only because it was the least expensive off exchange plan available. If there is ANY increase in rates, a large number of these people will choose to go uninsured. Not because they want to, but because they cannot afford it any longer. I would include myself in this group. My wife and I currently are paying over 925.00/mo for a 6000/12000 deductible plan. This is about 80% more than what we paid prior to the ACA. Just our age increase will put us over 1,000.00/mo. An increase will put us at a point where we will really have to think if it is worth it any more. (I would not be able to afford it any way).

S.J.  
Health/Life Producer  
Fairfield County

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Sunday, July 17, 2016 7:22:40 PM

---

I must say that my wife and I were quite surprised when we saw what our Connecticare's SOLO proposed 2017 rate increase is. An almost 30% rise (if approved) in our monthly health insurance premium will surely put us in a position where we will seek other options for health insurance. Traditionally, health insurance premiums have risen at a rate of 6 to 8% per annum and to ask a middle income family to absorb a 30% increase is too much! We are satisfied with our coverage thru Connecticare and hope to remain with them if a reasonable rate increase is adopted. Thank you for the opportunity to let us express our views.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Sunday, July 17, 2016 12:00:13 PM

---

Please Please.... how can one possibly withstand a 32% increase? If I am extremely lucky, I may receive about a tenth of that 32% increase as an annual raise, one which has been 4 years in the making... the additional 29% will not be there. Elected officials, come on, step up and let's get the job done...I know of few employers who would put up with this inefficiency, why must we!



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 15, 2016 1:31:50 PM

---

I will be LEAVING Connecticut after living here my ENTIRE life. The economy is slowly crumbling, the taxes only increase, and now the effort to pushing my fellow citizens toward socialist healthcare is in full effect (29.8% INCREASE? Sounds so much nicer than 30% - SO MUCH LESS PAINFUL). And to boot, my family is one of the productive ones. We were an employer of many 1,000s since the 1940's. LIQUIDATING, AND ALL DONE WITH CONNECTICUT RESIDENCY. I blame both ConnectiCare, the insurance industry & the Democrat Party.

CONGRATULATIONS!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 15, 2016 7:59:03 AM

---

For someone who hasn't been to a doctor in 3 years because can only afford catastrophic health care coverage I am appalled that you are planning to increase rates practically 30% for SOLO healthcare coverage -- it is difficult enough for me to afford the type of healthcare coverage I have now -- middle class America once again slammed with paying for everyone else! I don't expect anything for free and am willing to pay my share, but to have to pay well above and beyond that is just not acceptable. And if one chooses NOT to have healthcare coverage, one is penalized by the government -- what happened to "free choice" in America.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 14, 2016 12:41:24 PM

---

I am a customer of Connecticare. While I have no objection to Connecticare receiving an appropriate compensation for services delivered,

I think that an insurance company should be required to file a timely annual report, that makes accessible to the public, the profitability, or lack there of, of the organization and the resulting balance sheet health. Health care is not an easy subject, but as an individual, I have been forced into a SOLO plan because our doctors did not accept payment from plans associated with the Affordable Care Act. In the circumstance of no choice, the consumer should, at least, be able to hold the insurance company to a higher standard of accountability. Just how much is Connecticare claiming to lose on their SOLO POS plans? What alternative policies are they providing? Can Connecticare sell affordable policies that provide access to doctors that don't accept reimbursement from ACA plans?

I want to see the 2015 income statement and balance sheet from Connecticare before your permit this 29.8% increase. No insurance company is supposed to make money on all policies issued, just on average.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 14, 2016 11:39:10 AM

---

I am thoroughly appalled that you could ask for such an increase. This is another example of taking advantage of and putting the cost on the backs of single working class people. Seriously!!!!!!!!!!!!!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 14, 2016 10:20:31 AM

---

I was upset last year when our insurance policies increased in price but decreased in coverage, that was a 10.1% increase in price. Now you are raising our policy premium by 29.8%?!?! That adds over \$200 to my already high payment (my husband and my premiums combined)per month, there is no way we will be able to come up with that to cover the added cost, and I'm sure our coverage will decrease once again, as that is the trend whenever rates increase. You are making it harder and harder for middle-income people to have medical coverage, as we "make too much" to qualify for any assistance, so the whole premium is solely our responsibility and our pay doesn't go up as often or by the same amount as your premiums increase yearly so that makes it impossible to keep up. Thanks for screwing us once again. SM & NM

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 14, 2016 12:13:02 AM

---

Ok.. So my pay hasn't increased in over 4 years. In fact my rate of pay has continually decreased.. This is why I get federal assistance, and why that assistance continually grows to compensate for your companies increase. There is something very wrong with this. I can barely afford to live never mind afford insurance for when/if I become ill.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, August 01, 2016 8:00:53 AM

---

Stop this abuse of consumers and residents of Connecticut, especially the elderly. My ConnectiCare Medicare Advantage plan went from \$64/month to \$94/month. Plus seniors pay \$104/month from their Social Security income. The coverage gets less and less while the cost goes up. The Baby boomers continue to get kicked in the butt by government and corporations. You have seen during the Presidential campaigns how disgruntled people are with state, federal and local governments' inability to look out for the little guy. It's time to get off your legislative butts and do something for the good of the state. Please deny this increase.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 13, 2016 11:14:47 AM

---

I received notice of this proposed average rate increase of 29.8% in a letter from ConnectiCare dated June 28. I'm a retired group health actuary - I understand that this is individual coverage, that the claims experience is pooled and not completely credible, that certain benefits are mandated because of the Affordable Care Act. But this proposed increase is galling.

The level of volatility in ConnectiCare's rate increases year over year is really unacceptable. How are CT citizens supposed to budget for this?!? Here is our experience with ConnectiCare's rate increases for our high-deductible (\$6,000 Family) POS plan since 2013. (My husband and I retired in 2012, so 2013 was the first full year of coverage.) The dollar values shown are the monthly premium for the plan we started with, then for the plan most comparable since the plan was modified per the ACA.

2013 \$804.30

2014 \$1,261.06 56.8% increase - We switched to a different plan with a \$5,000 deductible to keep our premium increase to 19.9%.

2015 \$1,020.84 19.9% decrease - We switched back to the plan closest to our 2013 plan since our 2014 plan increased 8.5%.

2016 \$1,116.68 9.4% increase - High, but we could live with it.

2017 \$1,449.45 29.8% proposed avg. increase - We both turn 60 in 2016, so may be jumping an age bracket on top of this.

If the average rate increase of 29.8% is approved, and we get that average increase, we will be paying \$17,393.41 annually in premium for a plan with a \$6,000 deductible.

I understand the experience is pooled - BUT - my husband and I work hard to stay healthy and fit, and don't generate much in the way of medical claims. Prior to passage of the Affordable Care Act, we were underwritten and received a discount. We support access and affordability and we're willing to pay more to subsidize the pool. But this increase and the pattern of volatility is outrageous.

Since 2013, we have exceeded our family deductible once - in 2014 when I badly fractured my right kneecap in a fall. I tracked my expenses for that claim, and ConnectiCare's. My out-of-pocket expenses were \$6,939.67; ConnectiCare's were \$1,083.09. Even if ConnectiCare paid an additional \$2,000 of expenses in 2014 (a high estimate for the normal preventive health screenings for myself and my husband), the company incurred at most \$3,083.09 in expenses. My husband and I paid over \$22,072.39 in premium and medical expenses in 2014.

Please disapprove the proposed rate increase. Please pass along my complaint about rate volatility to the company. Such increases and volatility make it difficult (and impossible for many) financially.

Thank you,  
Paula Jones



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 13, 2016 8:46:01 AM

---

When I enrolled in my ConnectiCare SOLO plan, it was already unaffordable at \$415.66 a month for one individual, me. It then increased by \$70.00 a month to \$484.76 in January of 2016. I've been struggling to keep up with this premium.

ConnectiCare's proposed increase of 29.8 percent is completely unaffordable and unrealistic for single individuals like myself. Under their proposed increase, my monthly premium would be \$628.99 a month. It's so unreasonable I feel like I should be on Candid Camera. No average participant can afford this increase, and the drop-off of insureds would ultimately affect ConnectiCare's bottom line anyway.

Please carefully consider the ramifications this would have on every average middle class insured who would be facing no medical insurance coverage. This is an obvious back-firing of President Obama's plan to have every American covered in an affordable manner.

Please, please, please do not approve ConnectiCare's requested increase.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 13, 2016 7:54:18 AM

---

I cannot believe 29% increase would be managed by anyone. I pay 1800/m for my family of 4 now. This would mean a \$500/m increase !!! Please do something to stop the madness. Help please.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 12, 2016 7:14:19 PM

---

My name is Marlène Firlotte. I am covered under the SOLO policy coverage of Connecticare. I received a note from the insurance co. advising me they were asking for yet another 29.8% increase effective 01/2017. I am so appalled, I am speechless. Just last year my monthly rate went up from \$450.00 to \$725.00. In order to alleviate the insane increase, I had to increase my deductible up to \$16,000.00 per year. And now they are looking for another 30% increase on my policy. Are you kidding me?? This is inhuman!!! I am single, I am 58 years old. Who gets a 60% or 30% yearly salary increase per year??? I certainly don't. This state is already the most expensive state to live in the country. Who will be able to afford to live here anymore. I now understand why so many retirees leave Connecticut. When will the State stop listening to all these crying Insurance companies. I work very hard to make a living, but perhaps your goal is to make every of your middleclass citizen poor and the Health insurance companies rich. I am reminded of this, when I think of the former ConnectiCare CEO sitting his \$16 million dollar Southport house. Who will be able to afford Health Insurance anymore if these big guys keep jacking up the prices. So in the last two years, I have add 2 doctor visits and an annual mammography. That cost me over \$5,400.00 plus deductibles. Please review very carefully the ConnectiCare rate request. Many Thanks in advance, Marlène F.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 09, 2016 1:48:54 PM

---

If the State of CT was remotely able to manage anything, it would be a miracle!!!!

Why not cut the current rate by 10% and see how they could manage then.No SS increases for the past 3 years, YOU people are nuts...

Little wonder that someone as "Loony" as "the Donald" gets so much traction. You seem crazier than him with idiotic proposals like this.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 09, 2016 10:55:03 AM

---

Insurance is already very expensive to buy and between high deductibles(customers pay for the services) and high co-pays it becomes harder to afford. Please do not allow such high increase.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 08, 2016 7:15:19 PM

---

This is my policy type. 94815CT0020021 Connecticare wants to increase my premium in 2017 by 29.8%. The rate increased from 474.67 in 2015 to 531.53 in 2016. That doesn't include my \$3000 deductible that has to be met out of pocket. The reasons that are given for the increase are 1)increased demand for services 2) rising medical and prescription drug costs 3) advances in medical technology and 4) federal and state mandates. I think the insurance companies need to work with the doctors, hospitals, and pharmaceutical companies to find ways to keep their costs down instead of just re-rating our premiums and putting the burden of the costs onto the insured. As a consumer I have limited to no ability to influence the results of those reasons. The insurance company has the capacity to mitigate the impact of their reasons for the cost increases but they are not being diligent and faithful in providing affordable health coverage. This is why I am commenting to you, the CT Insurance Department, so you can influence the outcome of these yearly increases. Yes, these increases will continue to burden us as health care consumers unless you stop the trend. I won't be able to maintain my health insurance if the cost keeps increasing. It is a frightening future. I was employed for 31 years at one company and was laid off from my job a few years before I was eligible for their retirement healthcare benefits. I am in a catch-22 now. I am only 57 years old and I am not eligible to get insurance from my new employers.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, July 07, 2016 9:12:13 AM

---

FUCK YOU YOU GREEDY ASSHOLES. FUCK YOU. PIECES OF SHIT. FUCK YOU AGAIN.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 06, 2016 8:29:25 PM

---

WHO gets a 30% raise??????? I cannot even fathom this being submitted, let alone seriously considered. The citizens of CT have become beasts of burden and sooner rather than later our backs will break and we will leave. No other choice. Unless our elected officials/those who are supposed to be protecting OUR interests, not those of a money hungry industry/corporation, finally step up and do the right thing.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, July 06, 2016 7:23:18 PM

---

Small business owners have the highest rates and deductible and now Connecticare is threatening a 29.8% rate increase. Sales for most small business owners have decreased this year with Connecticut's poor economy. Most of the people on individual plans are shop keepers with 1-2 employees. Our electric bills have increased 20% since Connecticut allowed Eversource to increase the rates over CL&P. An almost 30% increase will mean that we will have to cut employees hours or positions all together because we cannot afford to pay the additional 30% to an already high premium. Our incomes are dropping yearly but the state of Connecticut allows Insurance companies and electric companies to increase rates unfairly. Connecticare should be forced to downsize or find alternative means to keeping their bottom line manageable. Unless the state finds a way to increase our pay by 30% then Connecticare should not be allowed such an unfair increase. Perhaps the healthcare industry should absorb the 30% to offset the increase that is being pushed to the middle class that are the ones on this plan. Perhaps we should go to the root of the all the increases and limit the fees attorneys can charge clients to represent suits. Insurance would not be so high if the world was not so quick to file lawsuits. Lawyers get rich and Insurance goes up. Limit liability and to the hospitals and Dr.s and they will not have to charge so much. Find a solution other than the end user. Find the cause of the problem and fix it. The easy way out is to make us pay more but that causes financial distress we can not afford in a diminishing economy.

Make the insurance companies use their resources to find the money in ways other than increasing our rates by a ridiculous percentage. I have lived in the state of Connecticut for 42 years and with every increase the state approves I come closer to moving out of state as so many others have had to do.

The increase to corporate group insurance is half what individuals will endure. Why? Because we can not hire lawyers to fight back. We are the small individuals who are getting the brunt of the increase. We are the middle class who can not afford the increase. Why doesn't Connecticare increase corporate rates by 29%?

DO NOT ALLOW THIS INCREASE TO INDIVIDUAL PLANS! Connecticare should work for their money like everyone else.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Sunday, July 31, 2016 11:58:48 PM

---

A 29.8% increase is absurd! When is the last time you received such a pay raise? How are the long term unemployed supposed to pay these high premiums? I refuse to go on Obamacare! ConnectiCare needs to focus on insurance ONLY. They need to do away with all the other 'services' that are part of the plan such as home visits from nurses, etc. If this increase is allowed, I will be paying over \$700 a month.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 05, 2016 9:24:42 PM

---

Unfortunately, I think this is just a waste of my time because my concern for how much insurance has gone up since Affordable Health Care went into effect will matter little to the government or the insurance companies. The end goal of destroying the middle class is in full effect as any extra money I have remaining after working hard to pay my bills is being eaten up by higher insurance costs, higher deductibles, and little services for what I pay for instead of going into savings for my future. I look forward to to paying 30% more per month (over \$553 for a single person - no children)...unless of course I choose to just take the penalty over not giving the elite the satisfaction of taking more of my hard earned money in exchange for one free checkup a year.

Here's a novel idea...what if the insurance executives (and/or government) found a way to actually cut costs and weed out insurance fraud—or the outrageous money that is being charged for health care services—so I can get my money's worth and/or pay less in premiums? I know...a novel idea when it's just easier to charge Joe Public more money than doing the right thing.

Just to give you an example of the exorbitant amount of provider costs, a recent visit to the ER was billed to my insurance company at a rate of \$4,107 for which I had 2 EKGs, an x-ray, me waiting in a hallway not hooked-up to any monitors at all for 3 hours, and one consolation with the doctor that lasted 5 minutes (of which she billed separately for over \$500). My costs after adjustments was \$2,177, so I wonder what it would have been if the initial bill was not so ridiculously high for the services provided? My ambulance bill to travel 1.5 miles was \$1,214...of which my insurance paid \$0. Since the ambulance companies in CT can charge whatever they want with no insurance adjustment at all—I had to pay the full amount. But I guess that's my problem for not shopping around for a better price before I had to call 911.

Since I know this forum is just a formality to give me the illusion that my voice actually matters, I say best of wishes until next year when I'm again allowed to post my views about double digit premium increases and go through the charade of believing the government and highly paid insurance executives actually care what the little people think.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 05, 2016 5:28:58 PM

---

To whom it may concern!

I think the 29 percent increase for the up coming year is outrageous. How can an working average family afford that much increase? I do understand going up a little but 29 percent is a bit much.

Thank you

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 05, 2016 4:10:11 PM

---

To CID, we have just received a notice from Connecticare indicating they are submitting a rate increase of 29.8 percent for individual policy holders.

At first I thought it was a practical joke, but I guess I am wrong. The Affordable Care Act should actually be called the Unaffordable Care Act.

Our rate has increased 250% since the inception of the new law. I do not have the solution to this problem except that my wife and I will just have to take our chances if this rate is approved even 1%. It will be much cheaper to pay the fine in our income taxes than to pay these outrageous premiums.

We are obviously completely against any rate increase and hope this proposal is denied. Thank you Mr. Thomas Saucier

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, July 05, 2016 11:55:50 AM

---

How is it possible for an individual/family to afford this insurance when there was an almost 30% increase in 2016 and now proposing a 39.7% increase? This is insane! \$20-25,0000/year for mediocre health insurance? That's a full time salary for some people! What an absolute disgrace.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, July 04, 2016 10:53:14 AM

---

So where does this keep going ????? These rates are not "affordable " and put a burden on every single Connecticare client . There must be other ways to keep rates reasonable and not approach these "mortgage like" premiums ! These increases aren't just a matter of single digit percentages but overall unreasonable percentages no matter what your letters tell us regarding your reasons for these rates. Connecticare is turning into Connectidon'tcare and we'll know you not "by heart " but by the unfairness ( albeit being an insurance standard ) in not reviewing those who are prompt with payments , file few if any claims and other things that make a policy holder want to keep doing business with a local in-state health insurer and vice-versa.

Let's get to know Connecticare by heart again !

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, July 04, 2016 9:47:33 AM

---

With this increase I will likely need to cancel my insurance and go without. I can barely afford the cost of insurance now. It will not be possible to find the money to pay this increase. Whatever the reason for the increase, if it makes the insurance unaffordable then it's not justifiable. I'm under the impression that the Insurance Department exists to protect and help the citizens of Connecticut. Here's your opportunity to serve the people. Please reject this increase. Insurance premiums are high enough. Thank you.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Sunday, July 03, 2016 9:57:07 AM

---

29.8 increase I would have to cancel my policy I struggle to pay my monthly payment now is\$654.34  
not possible steve schiano policy f30312 5 davenport ave Westport ct 06880  
please advise me what I can do

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 02, 2016 1:41:17 PM

---

A rate increase of almost 30% is unjustifiable.

It seems to me that this is a stealth raid on traditional health plan participants to fund the huge losses being realized by the "Affordable Care Act" plans.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 02, 2016 1:30:55 PM

---

I am writing to express my dismay about the continual huge increases in insurance premiums. I have an individual policy with connecticare and my son is a dependent. We pay \$645/month with a 6,000 deductible. That is all our budget can bear. Health insurance is by far our largest expense. It seems that the health insurance industry is actually doing quite well already and I don't believe they actually require such enormous increases, except to turn even larger profits for the executives and share holders. Please consider the people who must pay for individual policies because we don't have access to group policies from our employers. I hear from people who have policies through their employers and they complain about having to pay \$100/month! They don't know the reality of having to buy your own insurance - it's incredibly expensive, especially for something that is a basic need in life.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 01, 2016 5:09:13 PM

---

PREMIUMS ARE ALRADY VERY HIGH WITH VERY HIGH INDIVIDUAL DEDUCTIBLES ( DEDUCTIBLE \$4500)PREMIUM FOR OUR FAMILY OF 4 ALREADY \$937,IT WILL BE VERY DIFFICULT TO TO AFFORD HEALTH INSURANCE IN THE FUTURE WITH THESE TYPE OF RATE HIKES, IN 1/2016 RATE ALREADY INCREASED BY MORE THAN ONE HUNDRED DOLLARS A MONTH .  
THANKS FOR LOOKING IN TO THIS RIDICULOUS RATE HIKE THAT INSURANCE COMPNY IS PROPOSING.  
A P

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Sunday, July 31, 2016 5:47:36 PM

---

To Whom It May Concern--If my health insurance is increased 29.8%, it will probably force me to just take the tax penalty and roll the dice that I do not have any major medical issues. The entire point of the ACA was to allow folks like myself and my wife who NEVER had insurance to be covered at an affordable rate. This would impact our family enormously!!!! Please deny this request and tell the insurance companies to learn how to run a lean, efficient business!!!!

Jeff and Mary Beeman

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 01, 2016 4:16:13 PM

---

I am a single working person and I am already paying almost \$400.00 a month for my health insurance and I am not eligible for subsidy or free insurance. I think that a 29.8% increase is ridiculous. How are people that work supposed to afford an increase such as this? It's bad enough that we have the highest taxes in the country here as it is. I pay my taxes and all my other bills. So just put another burden on working taxpaying people!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 01, 2016 12:21:20 PM

---

I just received a letter from our insurer, Connecticare, stating that in January of 2017 our rates would be increasing by 29.8%, basically 30%. This increase is directed toward Small Group and Individual policies, which is basically the small business owners in this State or those who have no choice but to get Individual Policies. How much more can the small business taxpayers (or any taxpayer frankly) of Connecticut be expected to pay??? This is a substantial increase for those of us who cannot afford Cadillac insurance or are able to get insurance from large corporations. Our daughter has an allergy to peanuts and requires us to fill three Epi-Pen prescriptions each year in order to keep her LIFE-saving medication on her, including a set of pens she carries, a set that is kept at school (mandated) and a set her parents carry. It costs us close to \$1,000 every fall in order to send her safely to public school with her medication. It buries us every year and we have no choice but to pay it. We will not be able to afford getting her medication AND this massive premium increase. It's a travesty. People are going without their medications because they can no longer afford to fill their prescriptions. I cannot believe that the State of Connecticut would allow an insurance provider to raise their premiums that much in a year. That is creeping up to a close to 50% premium for the most at-risk insured. You are crippling small business owners and their families by allowing this happen. PLEASE consider turning down this unreasonable rate increase. We will have no choice but to leave the State of Connecticut if these massive tax increases continue. -- Kristine Keaveny

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 30, 2016 12:17:57 PM

---

I strongly object to the rate increases requested. I am a retiree living on a fixed income and while I am on medicare and supplemental AARP plan I Am the sole guardian for my three grandchildren whom I adopted upon the death of my daughter and the abandonment of the children by their father, my ex son in law.

The money I so diligently saved must last me for the rest of my life. It was decided by the Connecticut health exchange that I "Make too much money" to qualify for any of the Husky plans or for credits in private insurance. I cannot afford these proposed increases which are excessive as they stand.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 29, 2016 8:45:26 PM

---

Stop these extreme rate increases people can barely afford the premiums and their out of pocket expense. The doctors certainly do not get an increase BUT the insurance CEOs do!  
Most haven't had income raises in years and now we get fined if we can not keep these policies it is just too much! Small increments is one thing but almost 30% is extreme.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 29, 2016 2:47:26 PM

---

I would ask that any rate increases be kept to the bare minimal. These huge, yearly increases are outrageous.

I try very hard to stay healthy and not utilize insurance and each year I am rewarded with a higher premium?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 28, 2016 8:30:11 PM

---

As long as insurance rates continue to increase, our salaries do not!!! I haven't had a raise from the company I work for in probably over 10 years! My husband and I currently have health insurance through Access Health and have ConnectiCare which was the most inexpensive policy we could find. My husband and I are healthy individuals, seeing a doctor only once a year for physicals and are not on any medication. I guess this is not the norm for most people our ages (57 and 60 respectively). Because we meet certain income guidelines, we receive a subsidy of over \$900.00 a month and our responsibility is a little over \$300.00 a month. If it were not for this subsidy we would be paying close to \$1,250.00 a month! It is still in our opinion a lot of money to dish out each month, but it's the law (so far we'll see once a new President is elected) and we have to abide by it. Connecticare's proposed increase of about 17% will just add to the amount of government subsidy we are currently getting and I think this will be true of a lot of people like ourselves.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 28, 2016 6:26:25 PM

---

I'm a ConnectiCare member. I oppose the rate increase.

The plans are written to benefit the provider not the consumer. While I understand that a business is a business my personal well being and health trumps your need to make more money.

Why can't individuals be considered one group like a large employer? I want the same prices I would be paying if I was working in a corporation. I shouldn't be penalized for my choice of work. My prices have more than doubled since this has started and these are substandard plans and now we are even faced with dealing with subpar care in the state. Do you have any realization of what this is doing to this segment of the population? I don't see a spreadsheet in your filings how this is affecting the consumer and their own personal budget.

It is pretty transparent why you are asking for more money. And, it is not due to an increase in claims or trends.

I have never been without insurance and have provided for myself and healthcare for my whole life. The burden of healthcare should be placed upon everyone...not a select few or else the healthcare companies might just be out of business if more people opt to take a penalty or move out of state.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 28, 2016 1:24:52 PM

---

Conneticare sites that In the first quarter of 2016, inpatient admissions for cancer doubled when compared with the same time period in 2015. That may be but that is the nature of insurance.

some things go up and some things go down from year to year and it is the job of the actuaries to determine an average expected overall cost. Conneticare has not cited any reductions in claims in other areas that I am sure existed. Does the company ask for a decrease in rates when the incidence of one particular treatment goes down? I know that heart disease has decreased in certain areas.

Please deny the increase as it is excessive

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 27, 2016 8:06:14 PM

---

I AM RETIRED AND CANNOT AFFORD THE INSURANCE COST AS IT IS AND I AM NOT OLD ENOUGH FOR MEDICAID. IF I WASN'T FORCED TO GET HEALTH INSURANCE I WOULDN'T HAVE. I'M PAYING A HIGH PREMIUM FOR THE INSURANCE AND STILL HAVE TO PAY FOR A LOT OF SERVICES THAT I NEED. HOW IS THAT FAIR. PLEASE RECONSIDER THE RATE HEIGHT. THERE ARE LOTS OF PEOPLE WHO CAN'T AFFORD THIS

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 27, 2016 7:12:38 PM

---

This rate increase is crazy. How are we supposed to pay for this. We are not using the insurance much, but such a rate hike is too high.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 30, 2016 1:47:04 PM

---

An increase of 29.8% over the current high premiums being charged by Connecticare to individual such as me is penurious and would take my premiums close to \$900 per month. That is in addition to the \$6200 deductible I must meet before I can even start to benefit from this burdensome health care program. In no way is it "affordable". Instead of directing their efforts in conjunction with the health care providers themselves to reduce the costs of the actual delivery of health care, this incestuous industry is simply increasing and increasing its costs by adding layer after layer of unnecessary administrative procedures. The caregivers spend more time on administration of benefits paperwork than they do in caregiving itself. Why not seek alternatives to our current system of health care delivery? I would submit the request that for each additional dollar that I am asked to spend to insure myself with a medical policy, Connecticare and their competitors be asked and REQUIRED to reduce their administrative costs by that same dollar. This is not an "Affordable Care" program - it is a way to ensure job security for the administration and management employed by the insurance industry. Again, all companies in this industry should be required to put forth and implement programs to reduce costs before they can achieve rate increases such as they are asking for. Thank you. Maureen Anderson  
Clinton, CT



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 27, 2016 5:36:29 PM

---

A rate increase of 24.3 percent is ridiculous when the economy of Conn. failed to increase by more than 1 percent. How does an insurance company have the nerve to increase their rates by that obscene amount. You wonder why people are moving out of this state? They can't afford to live here.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 27, 2016 12:48:06 PM

---

I am deeply upset about this proposal. The Affordable Care Act has not helped me at all. My rates are extremely high now with insurance a high deductible. I do not abuse my insurance by running to the doctor for every little thing unlike those receiving medical insurance that is affordable due to people like me that help pay for it. This is an injustice and something needs to be done for the "Middle class" person that works hard.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, June 27, 2016 10:09:04 AM

---

In February of 2010 my family of three in CT was paying \$427.71 each month for our health care premium. Since Obamacare our premium has now increased in 2016 to \$1,215.15 each month. The current proposal attempts to raise that an average of 29.8% which would bring us to a monthly premium of \$1,577.26 for a family of three living in CT. This is a 269% increase since 2010. How can anyone justify this and expect us to remain living and doing business in CT?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, June 25, 2016 4:58:50 PM

---

Please do not allow this rate increase. We are a self employed family of 6 that purchases an individual health insurance policy from Connecticare and we cannot afford another rate increase. We are currently paying \$1,500 a month with a \$6,000 deductible. Annualized we are paying \$24,000 out of pocket for health care . If this increase is allowed our annual cost will jump to \$29,000 a year . This will be more than our mortgage! we have 2 kids in college and this will be like having a 3rd child in college!! Enough is enough. If this rate increase goes through we will have to make a choice and pay the penalty for no health insurance . This is detrimental to our family . These insurance companies should look at what they're paying their top level executives and find cost savings there. What are their profits?? They claim they need this increase , is this true? A 24% rate increase is outrageous. Enough is enough, it has to stop . Our pay rate doesn't increase by that percentage . Please look out for the middle class average family and do not allow this.

Cathy Mandile  
Wethersfield

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, June 25, 2016 3:28:51 PM

---

I am a healthy 58 year old female who is now paying ConnectiCare a \$549.30 monthly premium for a plan with a \$5,350 deductible. So basically if I remain healthy I pay out of pocket for all my current medical needs. My husband is on Medicare and we are on a fixed income. An insurance rate increase of 24.3% would be a terrible hardship. Please take this in to consideration when reviewing Connecticare's rate increase request.

Thank you,  
Kristine Kumpf

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, June 25, 2016 9:11:59 AM

---

29.8% !!! Insurance needs open competition to drive down rates...This is ridiculous !! Do NOT approve or maybe 3 %

Don Fortunato, Corp. Secretary  
Soil & Environmental Services, Inc.  
61 Plants Dam Rd,  
East Lyme, CT 06333  
860-739-6691 Fax 739-4150 soilinc@gmail.com

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, June 24, 2016 8:18:41 AM

---

What can I say? A 30% increase after our policy has already doubled due to the health care law that was going to reduce health care costs!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 4:22:37 PM

---

I believe most consumers understand the need for rate increases, however if you look at the numbers by plan - most of the non-highest deductible plans are increasing the proposal by close to 30%. That seems excessive especially when the request is partially based upon 2016 performance. I'm not sure how many months of experience have been included in the analysis, but it certainly wasn't 6 months. Just seems that half the logic is based upon too little data.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 3:39:48 PM

---

Insurance rates have gone sky high! I cannot see how we will afford an increase for the middle class. We pay \$1000 month now and are barely surviving. VOTE NO FOR A RATE INCREASE!!!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 2:10:40 PM

---

First, the sum rate increase request is not justifiable. There is no other industry that increases year after year at this rate nor does their bottom line increase this quickly no matter what the trend. This is just an act of greed. If the healthcare companies were in trouble and not making money their CEOs and executives would not be receiving such exorbitant salaries as they do today.

Secondly, I disagree with such a hefty increase on only "specific groups of people" as it places the burden of the ACA Act on the self-employed and small businesses which is a blatant discrimination against these sectors. Additionally, the plans penalize people on age and location. Age and location are now the "new" pre-existing condition.

Age and location has no true relevance to health nor cost of health care services. Additionally, all plans should be national and there should be reciprocity between states. If you live a mile from the NY border most likely your doctors have always been in multiple states. If you are in a higher premium area and live on the border of a lower price point premium area you might actually be seeing doctors in the lower price point area so paying a higher premium by location is unjust.

Several doctors will not accept exchange plans hence the reason the insured is purchasing off exchange plans. The insured can't necessarily afford their plan but has made this decision so they can have access to a medical professional that can best keep them and their family healthy.

These plans are not affordable care. Most ACA health plans offered don't cover the cost of doctors, specialists, labs, radiology, pharmaceuticals, etc. and the insured is paying out of pocket for everything unless they reach their hefty deductible. Or more dangerously, people are putting off tests since they can barely afford to pay a premium that doesn't cover anything. In essence, these health plans are "making" people sick. So increasing premiums and taking away benefits is only going to strengthen an unhealthy trend.

I was very satisfied before the ACA was enacted and never had a lapse in insurance as a self-employed person. Unfortunately, the ACA Act let the insurance company discontinue a plan which I had carried for over 10 years. Now it has become an extreme burden to have healthcare.

If you are concerned about the health of individuals in the State I would recommend that you not approve this proposed increase. If anything, there should be an increase in benefits at the current premium rates.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Saturday, July 30, 2016 1:01:54 PM

---

We understand the reasons for the suggested rate increase, however as individual policy holders who have not submitted any claims, and have not utilized the "benefits" of our policy due to already high co-pays and deductibles, who do we "submit" our requests to in order to receive more income to cover our increases? It appears that Connecticut has become a state where only those who take money from others can afford to live. I suggest that Connecticare look for ways to cut costs themselves instead of expecting their customers to do that, it would show the really live up to their name. One cost saving I recommend is a reduction in salaries to their top executives, but I'm sure that won't happen, no sacrifice on their parts when they can ask someone else to sacrifice instead!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 1:46:37 PM

---

I sincerely hope that the CT Insurance Department takes a good look at why they are asking for a proposed rate increase of 14.2 percent. You should deny the increase

1. More demand for services.....More income for ConnectiCare and less services for us
2. Rising medical & Prescription drug cost.....Blame the the drug companies they could charge less. A large company could work towards lowering the cost
3. Advances in Medical Tech,..... Yes - but do we need all of them. NO
4. Federal and State Mandates ..... ConnectiCare could work to change them

If this rate increase happens as proposed it will cost our company \$305.00 more per month. We pay full medical for 2 people. They have not had a raise since 2013.

What should the people of CT do? Where will this end? People of CT are having a hard time, if we don't have the money we have to cut back maybe ConnectiCare could try that.  
Marion k. Horbal e-mail [marionkhorbal@comcast.net](mailto:marionkhorbal@comcast.net)

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 10:34:35 AM

---

It's incredible that they would seek to increase the cost of my POS HSA plan by 29%. I haven't come close to hitting my \$6000 deductible. So every single visit to a physician or prescription has been paid for out of pocket. The ONLY thing they have paid for is three well visits for my small kids. The cost of these three visits has been less than one month of premium. I understand insurance is a large group but is ANYONE getting a 29% raise this year? When insurance is government mandated to maintain it's irresponsible to allow insurance companies to raise premiums dramatically when our income certainly doesn't increase nearly as much. A smaller, maybe 5% increase would be more reasonable. 29% is entirely unreasonable and ridiculous. They have a right to keep the doors open but raising the costs so much on plans where consumers already have such a high out of pocket is irresponsible.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 9:23:52 AM

---

I understand that rates have to go up from time to time as with anything...but 29.8%?!?!?! That is a crazy high increase on an already way too high monthly rate. Please do NOT approve this change. Thank you.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 9:07:21 AM

---

I am a self employed beautician that buys my own medical insurance. I currently pay \$600/mo. My average annual income is approximately \$42,000. I cannot afford this proposed income of up to 29%, plus the high deductibles involved. We the people in this income bracket suffer to keep our heads above water, either paying higher medical bills to cover the uninsured or now, as you're saying, because of the newly insured. This is not fair!!!! We are penalized in every way we turn!!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 8:56:22 AM

---

As 24 year residents of Connecticut, my husband and I are appalled at this outrageous rate increase by ConnectiCare. We are self employed - and I can tell you even if we had an employer - NO ONE gets a 24% raise increase in their salaries or small consulting business year over year after tax. Health insurance rates for those who need private insurance are staggering post ACA of 2014. Prior to 2014, we had Anthem Blue Cross with a \$2500 FAMILY deductible and no co pays with a monthly premium of \$1,000. Post ACA, we have a \$1300 monthly premium, \$6,000 PER PERSON deductible plus \$10,000 family deductible and \$40 co-pays. How is this affordable? Where as a self employed consultant - I do travel advising and marketing; my husband does freelance TV production - supposed to suddenly have another 24% to cover health insurance with excessive per person and family deductibles? How much does the CEO and executive team at ConnectiCare need to earn? They state rising costs/trends/etc. - but ultimately the executive team is taking this money. In speaking with doctors - their billing has not gone up 24% - nor in talking to our local pharmacist have costs risen 24%. This request will suffocate people who need health insurance. Are we supposed to stop paying our mortgage or rent? Stop eating? Or maybe ConnectiCare would like us to die early thus they don't have to pay any claims. I know many people ready to sell their homes in this state who are self employed - as obviously the needs of the self employed are of no concern. Please DENY this 24% increase. This is pure greed and bottom line profit for ConnectiCare - and the Connecticut Insurance Department needs to stop draconian profit increases on the backs of the self employed. Also, we cannot pay for health insurance for people who do not have wages - we are barely existing in this state as it is. Please stop the greed of the health insurance companies in this state. Thank you. Sharon & Stuart Strelzer



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 8:45:22 AM

---

The current rates for individual coverage is already too high. It costs me over \$1,000 per month to insure three people. I do not qualify for reduced rates and I am already living off of credit cards to pay the existing rates. I cannot afford an increase in my health insurance rates.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 8:20:24 AM

---

As a single, HEALTHY, no -prescriptions, NO health issues whatsoever person my solo Ct. care premium is approximately 700/month.

I work full time, but my employer offers NO health insurance.

I make a little too much for obahma care subsidy

If the proposed increase goes thru I will paying almost 900 PRE TAX dollars a month for JUST health insurance with a \$2,000 deductible - DOES THAT EVEN MAKE SENSE????

THAT REPRESENTS ALMOST 19% OF MY PRE TAX INCOME OR ALMOST 22% OF MY POST TAX INCOME

HEALTH CARE PREMIUMS ALONE WILL BE MY SECOND LARGEST NON-DISCRETIONARY MONTHLY EXPENSE- and I have NO DEBT and have very low housing expense, drive a car with 100K plus

I will be better off dropping out of the workforce or working underground so that I qualify for Obahama care

GOOD JOB people- nothing like taking an educated, productive citizen and incentivizing them to be non-productive

this could give ma good reason to leave Ct and hop over to Mass

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 8:18:15 AM

---

As a single, HEALTHY, no -prescriptions, NO health issues whatsoever person my solo Ct. care premium is approximately 700/month.

I work full time, but my employer offers NO health insurance.

I make a little too much for obahma care subsidy

If the proposed increase goes thru I will paying almost 900 PRE TAX dollars a month for JUST health insurance with a \$2,000 deductible - DOES THAT EVEN MAKE SENSE????

THAT REPRESENTS ALMOST 19% OF MY PRE TAX INCOME OR ALMOST 22% OF MY POST TAX INCOME

HEALTH CARE PREMIUMS ALONE WILL BE MY SECOND LARGEST NON-DISCRETIONARY MONTHLY EXPENSE- and I have NO DEBT and have very low housing expense, drive a car with 100K plus

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Thursday, June 23, 2016 8:12:27 AM

---

My rates have gone from \$600 which was a struggle to \$700 this year. Any increase would be prohibitive and possibly mean I may have to drop the insurance altogether.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 3:32:03 PM

---

We are ConnectiCare customers. We've been happy with the coverage  
BUT the proposed rate increase of 29.8% for SOLO policies is MUCH TOO HIGH!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 29, 2016 2:02:19 PM

---

I for one work to jobs and have not gotten a raise but the insurance companies feel that I can keep affording more money this is why people are not getting insurance and just taking their chances that nothing will happen. I wish I could get a raise in the amount they are asking. I cannot afford to live in CT any longer to expensive. Do not allow this give the people a break.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 3:12:36 PM

---

This increase in the cost of my health insurance is not by any means reasonable. This increase will not make it possible to maintain my health coverage on a very limited income. The insurance commission really needs to take a very careful examination of the percentage of the rate increase. What Conneticare is proposing is outrageous.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 2:28:45 PM

---

If I am in the correct place(very confusing with all these rate filings),I am commenting on ConnectiCare Solo increase of almost 30%? Are they kidding-this is a gravy train for these insurers. Just keep going up and up and all the consumer gets are higher deductibles-I'm buying insurance that has pregnancy coverage and I'm 63 years young-I hope you bureaucrats can see a problem here however it appears no one has the fortitude to fix anything. This is broken!!!!!! I will go without then pay 800 a month for very little coverage, only preventive(so what,if i get sick I can't afford any service anyway) You are killing the middle CLASS!!!!!!!!



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 2:25:59 PM

---

This is an outrageous increase and it will become difficult to afford. Please do not let this happen.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 2:25:59 PM

---

This is an outrageous increase and it will become difficult to afford. Please do not let this happen.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 1:45:45 PM

---

I cannot afford and additional \$120.00 in premium for insurance I already cannot afford to even use! I have a \$6,000.00 deductible which nothing is covered until I reach it. I cannot go to the Doctor. I have to stop seeing my oncologist. If this rate hike goes through I will not be able to afford the premium, which actually since I can't use the insurance anyway I might as well not carry any! This (NOT SO) Affordable Health Care System is the worst thing to happen to insurance. I honestly cannot find one person how is better off with it and no one wanted it. But why should the will of the people matter in this country.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 12:41:46 PM

---

Raising rates is a disaster and will cause many solo policy owners to lose coverage due to an inability to pay higher rates. There has to be compensation for those policy holders who do not use prescription drugs and do not access high tech solutions for their health. I'm tired of paying for a disease care system where health outcomes do not improve.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 11:48:13 AM

---

"Insurers say the increased demand for services has resulted in higher than expected claims cost. As the ACA enters its fourth full year of coverage, insurers report that the previously uninsured are becoming more familiar with the care systems and are able to better access more services than before."

The majority of previously uninsured are certainly now insured under high-deductible plans. Although always previously insured, but in order to contain costs, I have switched to a high-deductible plan because of minimal need for care. Having done so, all medical visits for two years to date have been paid for out-of-pocket -- amounting to what has already been a substantial "rate" increase. Similarly, I have difficulty believing that all of these previously uninsured who are now on high-deductible plans are suddenly causing financial burden on the insurance companies!

I have been put on notice from ConnectiCare, of "a request for rate increases averaging 29.8 percent for POS plans for our 2017 SOLO policies". This, on top of last year's huge increase, is unconscionable and unjustifiable.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 11:08:35 AM

---

If this increase goes through we will be looking for other options. This is getting way to expensive and the coverage isn't that great. Very disappointed.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 10:23:53 AM

---

A29% increase request is simply outrageous and over reaching. Connecare needs to explore other means to address their cost issues which also does not include raising premiums by more than the general annual cost of living. They should also refrain from raising coverage threshold limits.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 9:22:33 AM

---

30% increase in my insurance costs 2017? This is criminal.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Friday, July 29, 2016 12:53:48 PM

---

I already pay \$271.44 for health insurance through ConnectiCare and cannot afford to pay it if the rates go up. I'm a single mother with one child and my employer does not pay for health insurance, so I am on my own. Health Insurance companies make enough money already without having to continually raise their rates! I urge you to vote the increase down!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 9:16:06 AM

---

My insurance company has informed me that they are requesting a nearly 30% increase in premium costs. My husband and I own a small business where we are the only two employees. As such, we are unable to access small business plans. Our success means that we are limited in our choices, and unable to qualify for assistance. The insurance company cited decreases in federal funding as part of their rationale, but that was a known cost that they should have been planning for. The 2016 Milliman Medical Index report indicated that 4.7% was the average for last year's increase and that even that was well above the consumer price index for medical services which they had indicated was approximately 3.2% each year. My premiums have gone up every year, and I understand that costs increase but such a large increase is well beyond a normal inflation increase and seems quite unfair to request- particularly when it falls on healthy people who are not driving up the costs, and who are limited in their ability to choose other options.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 9:12:15 AM

---

This is ridiculous, a increase in my allready out of control cost will make me have no insurance, I can hardly afford what I pay now, especially a 29% increase, please dont allow

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 9:03:16 AM

---

This is ridiculous. It is already expensive to pay for individual health insurance, co-pays and meds on a limited income. I take maintenance meds which are expensive to purchase and now you want to increase my insurance rate. I might as well just die and save you the hassle of being able to increase the rate. It is a shame that insurance companies prey on the low income citizens who are not asking for a hand out but are fulfilling their obligation and responsibility by paying for health insurance. Increasing the rate is not going to solve any major problem but create a undue hardship on those that are already struggling to meet the daily living expenses. Raising the rate will not ensure that the customer service experience received when trying to speak with an agent at Connecticare gets any better. Those are some of the rudest, unconcern people to deal with. They care nothing about the people calling in with questions and concerns. Their only concern is getting more money out of the consumer. I went almost 14 days without meds because NOONE at Connecticare could assist me. Kept getting the run around in regards to my health insurance.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 8:12:22 AM

---

Are you kidding? I'm paying over \$600 a month now for just myself! I'm a sole proprietor. I'm a type one diabetic. Current coverage is so restrictive even at this high cost...

I can only go in network, I'm being told which kind of insulin and types of lancets will be covered...I have ZERO emergency room coverage-if I go to an emergency room it will cost me up to \$4300 out of pocket before my coverage kicks in. The excuse that drug costs are going up is absolutely disgraceful-insulin is one of the oldest and least expensive drugs on the market-the pharmaceutical companies are gouging

the American public-and the insurance companies are unwilling to defend their clients-it's no mystery why so many of us are losing our trust in government.

I support a fair price for reasonable care-and it certainly looks like the only plan that offers this is Medicare-I'm over a decade away from being eligible-just don't see how this is fair - the only ones winning are the insurance complains and the pharmaceutical industry.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 8:01:37 AM

---

Far too many self employed people are forced to absorb 100% percent of the cost of an individual health insurance plan. As a result these folks, like myself, have to weigh the cost/benefit of each plan based on their current health. Often the cost of the best matching plan is not affordable, and we then "roll the dice" and scale down to a lesser plan hoping for the best. Any increase in rates, let alone a 30% increase merely will make self employed people scale down farther on the list to select lesser benefits merely to afford some type of health insurance. It is only a matter time before we are an under insured nation if we continue to let the insurance companies solve their inability to balance their books merely by raising their premium rates. Instead, wouldn't a better long term solution be to have them to take responsibility for their business and negotiate and work more diligently with their industry suppliers to balance their ledger sheets?

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 7:26:57 AM

---

From John B.

This fleecing of the public has got to stop! My costs have gone from \$400 a quarter to \$400 a month since this bogus health reform took place in 2012

Every year I need to reorganize my finances to pay for overpriced high deductible policies with many features I do not even need or want under threat of IRS fines

I am an unmarried male with no kids and i do not need gynecology and obstetric coverage or breast reconstruction or birth control as part of my policy.

There should be an option for major medical only policies but with the current climate this is denied as a choice.

There is no excuse for another rate increase. I do not want to pay for coverage aspects I do not need. All this is is an attempt to cover profits for shareholders not any attempt to restrain or refuse price increases from various medical areas.

The statement that technology, govt. mandates and other price adjustments within the industry is a smoke screen and nothing more.

DO NOT RASE RATES! Give the people a break for once!

I can not absorb another hike!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 7:14:02 AM

---

Like most things in this state, another way to take from people. People need to wake up. This is not right and I will go without insurance before I pay these astonishing rates.



**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 6:35:31 AM

---

Most people can't afford to have your polices. Please keep your rates the same . Mabey you can cut back on excessive salaries in the company.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Wednesday, June 22, 2016 5:54:52 AM

---

My proposed rate increase is almost 30%. That is a radical increase which will be about \$100 more monthly. This is unacceptable and totally affordable. I will probably drop my coverage and become uninsured!!!

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Tuesday, June 21, 2016 11:53:13 PM

---

For those of us whose incomes have not increased in years, including social security benefits, a 24% increase is an outrage! And it is especially egregious to those of us who strive to maintain a healthy lifestyle and don't use extra services beyond the annual physicals, biannual eye exams, once a decade or so colonoscopy, and annual mammograms. Once again, the incentive here, as in so many government programs, is not to reward me for maintaining my health, but to incentivize me to not take care of myself. The most you should get is 5%, which is still more than any salary or cost of living increases.

**From:** [cid.webmaster@ct.gov](mailto:cid.webmaster@ct.gov)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health: ConnectiCare Insurance Company, Inc - File Number: 201603295  
**Date:** Monday, August 01, 2016 12:38:40 PM

---

Connecticare's wasteful spending costs should not be passed on to its premium customers, its SOLO plan clients. My fiancé and I have individual, separate SOLO policies. Two examples of wasteful spending:

1. As SOLO customers, who have our own doctors, we do NOT need or want an added "benefit" of sending a nurse to our homes to conduct a physical. This is reckless, unnecessary spending and we should not have to suffer exorbitant increases as a result.

2. We have REPEATEDLY asked that they do NOT mail us paper invoices, as we have our premiums automatically drafted from our bank accounts. Yet, they have done so all year. Wasted printing costs and mailing costs for undoubtedly countless clients like us.

These absurdly high increases are UNACCEPTABLE, especially for those of us who purchase our high level policies outside of the Exchange!!